



Dealing with Sudden Unemployment

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In the wake of the recent terrorist attacks on America, thousands locally and tens of thousands nationally are facing either the reality or threat of job loss. If you or your loved ones are faced with unemployment, here are some things to keep in mind.

Rebuild emotional strength

If you are the person facing job loss, it is important to realize that you will probably need to rebuild your emotional strength before you can begin working on the road to recovery. Losing a job under any circumstances is a traumatic event for most people. You will naturally go through a grieving process. You need to let yourself grieve and recover emotionally. Don't be afraid to take a time out from your concerns. Go for long walks. Rest more. Relax more. Try to refresh your spirit with whatever books, music, activities, or rituals you find comforting and inspiring.

Nurture positive thoughts. Positive thoughts do lead to positive action. Know that you will be successful. You have been successful in the past, and you will be successful again. Reach out to family and friends. Let them help you. Use this fateful event as an opportunity to refocus your values and redefine your goals. Identify what's most important in your life and define your goals accordingly. Don't dwell on the things you can't control, but work on the things you can control.

Respond as you must

As you feel stronger, take the steps you need to take in order to survive hard times:

- Notify creditors of your situation and inform them regarding your ability and plans to make payments. But don't make promises you can't keep.



- Sit down with the members of your household and list all expenses. Determine which expenses can be eliminated, reduced, or deferred. Make cuts that are really going to count.
- Develop revised written budgets covering the next several months based on the new information you develop. Control your spending accordingly.
- Use new credit only for absolute

necessities that cannot be delayed, forgone, or paid for in any other way. Keep careful account of the credit used.

- Take steps to regain employment, and take advantage of available programs, benefits, and insurance to supplement income. Seek the help that you need and follow through in using it.
- Make use of community resources to maintain health, vitality, and a positive outlook. Eat well, sleep well, and maintain social contacts.

Family and friends can help

If you are a family member or friend of someone facing job loss, remember that grieving is a natural process. Grieve with the person. Don't try to cheer the person up before he or she is ready. Support them emotionally with your presence, your assurances, and your willingness to listen. Be a good companion, providing sincere interest, compassion, and positive talk. The best motivation is often the high regard and high expectations our friends have for us. Present a canvas filled with sincere compliments, exciting challenges, and positive expectations. And above all, provide the practical assistance your family member or friend will need while recovering emotionally. Help do the tasks that need to be done and help shoulder the concerns that need to be shouldered so that recovery can proceed in the most timely fashion.